Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

## Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or	Linda First name	First name
	passport).	Middle name	Middle name
	Bring your picture identification to your meeting	Last name	Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	XXX - XX1055	XXX - XX
	number or federal Individual Taxpayer Identification number	OR	OR
	identification number	9xx - xx	9xx - xx

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Document Lundberg S Linda Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name  Business name  EIN  EIN	Business name  Business name  EIN  EIN		
5.	Where you live	18124 66th Ave	If Debtor 2 lives at a different address:		
		Number Street Unit 1N	Number Street		
		Tinley Park         IL         60477           City         State         ZIP Code           COOK         County	City State ZIP Code  County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.		
		Number Street	Number Street		
		P.O. Box	P.O. Box		
		City State ZIP Code	City State ZIP Code		
6.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408		

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Debtor 1

S Linda

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Case Number (if known)

Pa	Tell the Court About You	r Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you are choosing to file	Filing for I	Bankruptcy (Form 2010		Required by 11 U.S.C. § 342(b) for Individuals f page 1 and check the appropriate box.		
	under						
		☐ Chap					
			13				
8.	How you will pay the fee	local yours subm	court for more detail self, you may pay wit	s about how you may th cash, cashier's che on your behalf, your	n. Please check with the clerk's office in your y pay. Typically, if you are paying the fee eck, or money order. If your attorney is attorney may pay with a credit card or check		
				·	noose this option, sign and attach the ee in Installments (Official Form 103A).		
		By la less t pay t	I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.				
9.	Have you filed for bankruptcy within the	■ No	None				
	last 8 years?	☐ Yes.	District None	When _	Case Number  MM / DD / YYYY		
			District None	When	Cose Number		
			District 110110	When _	Case Number MM / DD / YYYY		
			District	When	Case Number		
			District		MM / DD / YYYY		
10.	Are any bankruptcy	■ No					
	cases pending or being filed by a spouse who is	☐ Yes.	Debtor		Relationship to you		
	not filing this case with District When Case Number, if known you, or by a business MM / DD / YYYY						
	parter, or by affiliate?						
					Relationship to you Case Number, if known		
			District	when _	MM / DD / YYYY		
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obt residence?	tained an eviction judgm	nent against you and do you want to stay in your		
			■ No. Go to line 1 □ Yes. Fill out <i>Init</i> this bankruptcy	ial Statement About an	Eviction Judgment Against You (Form 101A) and file it	with	

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Debto		S	Lundberg Case Number (if known)
	First Name	Middle Name	Last Name
Par	Report About Any Busin	esses You Owi	n as a Sole Proprietor
12.	Are you a sole proprietor of any full- or part-time business?  A sole proprietorship is a	■ No. □ Yes.	Go to Part 4.  Name and location of business
	usiness you operate as an ndividual, and is not a eparate legal entity such as		Name of business, if any
	a corporation, partnerhsip, or LLC.  If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street
			City State Zip Code
			Check the appropriate box to describe your business:
			☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
			☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
			☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
			Commodity Broker (as defined in 11 U.S.C. § 101(6))
			☐ None of the above
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> <i>debtor</i> ? For a definition of <i>small</i> <i>business debtor</i> , see 11 U.S.C. § 101(51D).	appropria: balance si document  No. I  No. I  Yes.	filing under Chapter 11, the court must know whether you are a small business debtor so that it can set the deadlines. If you indicate that you are a small business debtor, you must attach your most recent theet, statement of operations, cash-flow statement, and federal income tax return or if any of these is do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  I am not filing under Chapter 11.  I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Par	t 4: Report if You Own or Ha	ive Any Hazard	ous Property or Any Property That Needs Immediate Attention
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to	No.	What is the hazard?
	public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		If immediate attention is needed, why is it needed?
			Where is the property?

City

State

ZIP Code

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Debtor 1

S Linda

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Case Number (if known) \_

Part 5:

Explain Your Efforts to

Middle Name

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	☐I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.
If you believe you are not required to receive a	If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Debtor 1 Linda S Document Lundberg Page 6 of 52

Case Number (if known) \_\_\_\_\_\_

Middle Name

		16a Are your debts primarily	consumer debts? Consumer debts are de-	fined in 11 U.S.C. & 101(8)			
	What kind of debts do	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
)	ou have?	□No. Go to line 16b.					
		Yes. Go to line 17.					
			business debts? Business debts are debts stment or through the operation of the busines				
		No. Go to line 16c. Yes. Go to line 17.	,				
		_					
		16c. State the type of debts you o	we that are not consumer debts or business d	eots.			
	Are you filing under	No. I am not filing under Ch	apter 7. Go to line 18.				
(	Chapter 7?	<u> </u>	er 7. Do you estimate that after any exempt p	roperty is excluded and			
	Do you estimate that after any exempt property is	administrative expense	s are paid that funds will be available to distrib				
	excluded and	No.					
	administrative expenses are paid that funds will be	Yes.					
	available for distribution						
_	o unsecured creditors?		<b>—</b>	<b>—</b>			
	How many creditors do	■ 1-49	1,000-5,000	☐ 25,001-50,000 ☐ 50,001,100,000			
-	you estimate that you owe?	☐ 50-99 ☐ 100-199	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000			
		200-999	☐ 10,001-20,000	infore than 100,000			
	How much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion			
k	pe worth?	\$100,001-\$500,000	□ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion			
		\$500,001-\$1 million	\$100,000,001-\$500 million	☐More than \$50 billion			
H	low much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
t	o be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion			
		☐ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion			
art '	7: Sign Below						
r ye	ou	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and			
		•	ter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap	• • • • • • • • • • • • • • • • • • • •			
		, .	did not pay or agree to pay someone who is nd read the notice required by 11 U.S.C. § 342(				
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
		_	nent, concealing property, or obtaining money n fines up to \$250,000, or imprisonment for up 3571.				
		/s/ Linda S Lundberg Signature of Debtor 1	<b>X</b> Signa	ture of Debtor 2			
		-	Ç				

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 Debtor 1
 Linda
 S
 Lundberg
 Case Number (if known)

 First Name
 Middle Name
 Last Name

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Cecil Denard Scruggs	Date	Date:	06/03/201	16
Signature of Attorney for Debtor	Bute	MM / E	D / YYYY	
Cecil Denard Scruggs				
Printed name				
Geraci Law L.L.C.				
Firm name				
55 E. Monroe St., #3400				
Number Street	-			
Number offect				
Chicago	IL	6060		
Chicago	IL State		)3 P Code	
	State	ZII		ilaw.com
Chicago	State	ZII	P Code	ilaw.con
Chicago City  Contact Phone 312-332-1800	State  Email ac	ZII	P Code	ilaw.cor

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Fill in this in	formation to ider		2.000
Debtor 1	Linda	S	Lundberg
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	-		

# Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 6,692
1c. Copy line 63, Total of all property on Schedule A/B	\$ 6,692
Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)     a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	<u>\$0</u>
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$13,400
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$1,659.95
Schedule J: Your Expenses (Official Form 106J)     Copy your monthly expenses from line 22c of Schedule J	\$2,074.00

Debtor 1	Linda	S	Lundberg	Case Number (if known)
	First Name	Middle Name	Last Name	

**EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$483.95 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$\_0.00 9a. Domestic support obligations (Copy line 6a.)  $_{0.00}$ 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)  $\underline{0.00}$ 9d. Student loans. (Copy line 6f.) 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$<u>0</u>.00 9g. Total. Add lines 9a through 9f.

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Fill in this in	formation to ide	ntify your case and this fili	ing:	0 of 52	7.40.00 BC	50 Man
Debtor 1	Linda	S	Lundberg			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distri	ct of <u>ILLINOIS</u>			
Case Number			(State)		[	Check if this is an
(If known)						amended filing
Official F	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
ategory where esponsible for ages, write you out the control of th	you think it fits supplying corre ur name and cas Describe Each Re- un or have any le	best. Be as complete and a ct information. If more spa e number (if known). Ansv sidence, Building, Land, or C gal or equitable interest in	accurate as possible. If two mode is needed, attach a separativer every question.  Other Real Esate You Own or Hand any residence, building, land	l, or similar property?	oth are equally	
	-	-	our entries fro Part 1, includir		>	\$0.00
						Ψ0.00
Part 2:	Describe Your Vel	nicles				
No. Yes.  No. Yes.  No. Yes.  No. Yes.  No. Yes.	Describe  Make:  Model:  Year:  Approximate Milea  Other information:  t, aircraft, motor  Boats, trailers, motor  Describe	homes, ATVs and other re ors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is comminstructions)  creational vehicles, other veh vessels, snowmobiles, motorcycle	ly s and another unity property (see icles, and accessories accessories	the amount of any secu	claims or exemptions. Put red claims on Schedule D: aims Secured by Property  Current value of the portion you own?  2,114.00
			our entries fro Part 2, includir			\$ 2,114.00
you nave at	Lached for Part 2	vvrite triat number nere .		>		
Part 3:	Describe Your Per	sonal and Household Items				
Do you own o	r have any legal	or equitable interest in any	of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
Examples:		ilshings urniture, linens, china, kitchenw	vare			
Yes.	Describe	Furniture, linens, small appliar	nces, table & chairs, bedroom set		\$1,000	\$1,000. <u>0</u> 0

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Debtor 1 First Name Middle Name

	Electronics		
	Examples: Televisions and r	adios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
	collections; electronic device	s including cell phones, cameras, media players, games	
	No.		
	Yes. Describe		1
	Too. Describe	Flat screen TV, computer, printer, music collection, cell phone \$300	
		Tata disease 17, sempater, printer, meste concedion, can printe	\$ 300.00
			\$0
08.	Collectibles of value		
		rines; paintings, prints, or other artwork; books, pictures, or other art objects;	
	stamp, coin, or baseball card	d collections; other collections, memorabilia, collectibles	
	No.		
	Yes. Describe		1
			\$ 0.00
			\$0.00
09.	Equipment for sports and	l hobbies	
	Examples: Sports, photograph	ohic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	
	and kayaks; carpentry tools;	musical instruments	
	No.		
	Yes. Describe		1
	Tes. Describe		\$ 0.00
			\$0.00
10.	Firearms		
	Examples: Pistols, rifles, sho	tguns, ammunition, and related equipment	
	No.		
	Ves Describe		1
	Yes. Describe		
			\$ <u>0.0</u> 0
11.	Clothes		
	Examples: Everyday clothes	, furs, leather coats, designer wear, shoes, accessories	
	□No.		
			1
	Yes. Describe	5 - 1 - 1 - 1 - 1	
		Everyday clothes \$200	
			\$0
12.	Jewelry		
	Examples: Everyday jewelry	, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
	gold, silver		
	No.		
	<b>=</b>		7
	Yes. Describe		
		Everyday jewelry \$150	
			\$ <u>150.0</u> 0
13.	Non-farm animals		
	Examples: Dogs, cats, birds		
		horses	
	No	horses	
	No.	horses	
	No.  Yes. Describe	horses	1
	<b>=</b>	horses	\$ 0.00
14.	Yes. Describe		\$0 <u>.0</u> 0
14.	Yes. Describe  Any other personal and h	nousehold items you did not already list, including any health aids you did not list	\$ <u>0.0</u> 0
14.	Yes. Describe		\$0.00
14.	Yes. Describe  Any other personal and h		\$ <u>0.0</u> 0
14.	Yes. Describe  Any other personal and h		\$ <u>0.0</u> 0
14.	Yes. Describe  Any other personal and h	nousehold items you did not already list, including any health aids you did not list	
	Yes. Describe  Any other personal and h No. Yes. Describe	books, CDs, DVDs & Family Photos \$50	]
15.	Yes. Describe  Any other personal and hand in the personal and han	books, CDs, DVDs & Family Photos \$50  If of your entries from Part 3, including any entries for pages you have attached	
15.	Yes. Describe  Any other personal and hand in the personal and han	books, CDs, DVDs & Family Photos \$50	\$ <u>50.0</u> 0
15.	Yes. Describe  Any other personal and hand in the personal and han	books, CDs, DVDs & Family Photos \$50  If of your entries from Part 3, including any entries for pages you have attached	\$ <u>50.0</u> 0
15.	Yes. Describe  Any other personal and had been not b	books, CDs, DVDs & Family Photos  S50  I of your entries from Part 3, including any entries for pages you have attached sher here	\$ <u>50.0</u> 0
15.	Yes. Describe  Any other personal and has been been been been been been been bee	books, CDs, DVDs & Family Photos  S50  I of your entries from Part 3, including any entries for pages you have attached sher here	\$ <u>50.0</u> 0
15. 1	Yes. Describe  Any other personal and had been not b	books, CDs, DVDs & Family Photos \$50  I of your entries from Part 3, including any entries for pages you have attached aber here	\$50.00 \$1,700.00
15. 1	Yes. Describe  Any other personal and had been not b	books, CDs, DVDs & Family Photos  S50  I of your entries from Part 3, including any entries for pages you have attached sher here	\$50.00 \$1,700.00
15. 1	Yes. Describe  Any other personal and had been not b	books, CDs, DVDs & Family Photos \$50  I of your entries from Part 3, including any entries for pages you have attached aber here	\$50.00 \$1,700.00 Current value of the portion you own?
15. 1	Yes. Describe  Any other personal and had been not b	books, CDs, DVDs & Family Photos \$50  I of your entries from Part 3, including any entries for pages you have attached aber here	\$50.00 \$1,700.00  Current value of the portion you own? Do not deduct secured claims
15. 1	Yes. Describe  Any other personal and had been not b	books, CDs, DVDs & Family Photos \$50  I of your entries from Part 3, including any entries for pages you have attached aber here	\$50.00 \$1,700.00 Current value of the portion you own?
15. 1 P	Yes. Describe  Any other personal and had been not b	books, CDs, DVDs & Family Photos \$50  I of your entries from Part 3, including any entries for pages you have attached aber here	\$50.00 \$1,700.00  Current value of the portion you own? Do not deduct secured claims
15. 1 P	Yes. Describe  Any other personal and had been not b	books, CDs, DVDs & Family Photos \$50  I of your entries from Part 3, including any entries for pages you have attached aber here	\$50.00 \$1,700.00  Current value of the portion you own? Do not deduct secured claims
15. 1 P	Yes. Describe  Any other personal and rown of the personal and row	books, CDs, DVDs & Family Photos  I of your entries from Part 3, including any entries for pages you have attached aber here	\$50.00 \$1,700.00  Current value of the portion you own? Do not deduct secured claims
15. 1 P	Yes. Describe  Any other personal and rown No.  Yes. Describe  Add the dollar value of all for Part 3. Write that num  Describe Your Form You own or have any legation of the part of the property o	books, CDs, DVDs & Family Photos  I of your entries from Part 3, including any entries for pages you have attached aber here	\$50.00 \$1,700.00  Current value of the portion you own? Do not deduct secured claims
15. 1 P	Yes. Describe  Any other personal and rown of the personal and row	books, CDs, DVDs & Family Photos  I of your entries from Part 3, including any entries for pages you have attached aber here	\$50.00 \$1,700.00  Current value of the portion you own? Do not deduct secured claims

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First Name Middle Name

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17.	Deposits of	f money			
	Examples:	Checking, savings	, or other financial accounts; c	certificates of deposit; shares in credit unions, brokerage houses,	
		imilar institutions.	If you have multiple accounts v	with the same institution, list each.	
	No.				
	Yes.	Describe	Account Type:	Institution name:	
			Savings Account	Bank Financial	<u>\$ 75.0</u> 0
			Checking Account	Bank Financial	\$690.00
					 \$ 765.00
18.	Bonds, mu	itual funds, or p	oublicly traded stocks		•
			=	e firms, money market accounts	
	No.				
	Yes.	Describe	Institution or issuer name	): :	
		20001120			\$ 0.00
19.	Non-public	lv traded stock	and interests in incorpor	rated and unincorporated businesses, including an interest in	·
	No.	,			
	=	Dogoribo	Name of Entity and Perce	ent of Ownership	
	Yes.	Describe	Name of Littly and Ferce	sitt of Ownership.	\$ 0.00
20	Covernme	nt and cornerat	a handa and ather negati	iable and non negotiable instruments	\$0.0
20.		=	=	ciable and non-negotiable instruments checks, promissory notes, and money orders.	
	-			to someone by signing or delivering them.	
	No.		no moso you cannot manorer to	o comocine by digiting of contouring them.	
	Yes.	Dogoribo	Issuer name:		
	res.	Describe	issuel fiame.		\$ 0.00
21	Patiromon	t or pension acc	counte		\$ <u>0.0</u>
۷۱.		-		thrift savings accounts, or other pension or profit-sharing plans	
	No.	microsis in ma, L	(K), 400(D),	time savings accounts, or other pension or profit-sharing plans	
	<b>=</b>	December	Type of account and lasti	itution name:	
	Yes.	Describe	Type of account and Insti		t Unknown
			Pension plan	Vanguard	\$Unknown
			IRA	Charles Schwab	\$Unknown
					\$0 <u>.0</u> 0
22.	Security d	eposits and pre	payments		
				ou may continue service or use from a company	
	_	Agreements with I	andlords, prepaid rent, public ι	utilities (electric, gas, water), telecommunications	
	No.				
	Yes.	Describe	Institution name or individ	dual:	
					\$0 <u>.0</u> 0
23.	Annuities	(A contract for a	a periodic payment of mo	oney to you, either for life or for a number of years)	
	No.				
	Yes.	Describe	Issuer name and descript	tion:	
					\$0.00
24.	Interests in	n an education	IRA, in an account in a qu	ualified ABLE program, or under a qualified state tuition program.	
	26 U.S.C. §	§ 530(b)(1), 529A	(b), and 529(b)(1).		
	No.				
	Yes.	Describe	Institution name and desc	cription. Separately file the records of any interests.11 U.S.C. § 521(c):	
	_				\$0.00
25.	Trusts, eq	uitable or future	interests in property (oth	her than anything listed in line 1), and rights or powers	· · · · · · · · · · · · · · · · · · ·
	No.				
	Yes.	Describe			
	1 03.	Describe			\$ 0.00
26	Patents co	nvrights trade	marks trade secrets and	d other intellectual property	Ψ
_0.				m royalties and licensing agreements	
	No.		,, <b>,</b>		
	<b>=</b>	Dogoribo			
	Yes.	Describe			\$ 0.00
27	Licerce	ironohiaaa a	other general intermilla-		\$0.00
۷1.			other general intangibles	s e association holdings, liquor licenses, professional licenses	
		bulluling permits, 6	saciosive licerises, cooperative	z association notuings, ilquot ilcenses, professional licenses	
	No.				
	Yes.	Describe			
					\$ 0.00

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Desc Main

First Name Middle Name

Моі	ney or prope	erty owed to you	1?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	No.			
	Yes.	Describe		\$ 0.00
29.	Family sup	-		
	Examples: I	Past due or lump si	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes.	Describe		
30.	Other amou	unts someone o	wes vou	\$0.00
	Examples: l	Jnpaid wages, disa	ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else	
	Yes.	Describe		\$ 0.00
31.		insurance polici		<u> </u>
	Examples: I	•	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	Yes.	Describe	Company Name & Beneficiary:	
				\$0.00
32.	=		at is due you from someone who has died  iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive	
	property be	cause someone ha	s died.	
	Yes.	Describe		
33.	Claims aga	inst third partie	s, whether or not you have filed a lawsuit or made a demand for payment	\$0.00
		Accidents, employr	nent disputes, insurance claims, or rights to sue	
	No.	Describe		
		Describe		\$0.00
34.		ingent and unliq	uidated claims of every nature, including counterclaims of the debtor and rights	
	No.	Describe		
	_			\$0.00
35.	Any financ	ial assets you d	id not already list	
	Yes.	Describe		
	_			\$0.00
36.	Add the do	lar value of all o	of your entries from Part 4, including any entries for pages you have attached	
	for Part 4. V	Vrite that numbe	er here>	\$766.00
P	art 5: D	escribe Any Busi	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
		n or have any le	gal or equitable interest in any business-related property?	
	No.			
	Yes.			
				Current value of the portion you own?  Do not deduct secured claims or exemptions
38.	Accounts r	eceivable or co	mmissions you already earned	5
	No.			
	Yes.	Describe		\$ 0.00
-				

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39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 Debtor 1

Linda

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Document

Last Name

Desc Main

First Name Middle Name

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Part 7:	Describe All Property You Own or Have an Interest in That You Did Not List Abo	ve	
-			\$0.00
54. Add the	dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8:	List the Totals of Each Part of this Form		
55. <b>Part 1: T</b>	otal real estate, line 2		\$ 0.00
56. Part 2: T	otal vehicles, line 5	\$ 2,114.00	
57. Part 3: T	otal personal and household items, line 15	\$ 1,700.00	
58. <b>Part 4: T</b>	otal financial assets, line 36	\$ 766.00	
59. <b>Part 5: T</b>	otal business-related property, line 45	\$ 0.00	
60. Part 6: T	otal farm- and fishing-related property, line 52	\$ 0.00	
61. <b>Part 7: T</b>	otal other property not listed, line 54	\$ 0.00	
62. Total per	rsonal property. Add lines 56 through 61	\$ 4,580.00	\$ 4,580.00
63. Total of a	all property on Schedule A/B. Add line 55 + line 62		\$4,580.00

Fill in this in	nformation to iden	tify your case:	
Debtor 1	Linda	S	Lundberg
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		— (otato)
(If known)			

## Official Form 106C

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Which set of ex	emptions are you claiming? Check	k one only, even if your sp	ouse is filing with you.	
You are clai	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clai	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	ry you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in	the information below.	
•	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief	2010 Chevrolet Cobalt with over	4.007	П. 4000	735 ILCS 5/12-1001(c) - \$2,400.00
description:	62,000 miles.	\$_4,227	\$ 4,300	735 ILCS 5/12-1001(b) - \$1,900.00
_ine from	00		100% of fair market value, up to	
Schedule A/B:	03		any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ 1,000	<b>\(\bigs\)</b> \$	735 ILCS 5/12-1001(b) - \$1,000.00
iescription.	table & chairs, bedroom set	<u>\$</u>	<b>—</b> Ф	
ine from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
			any applicable statutory limit	
Brief lescription:	Flat screen TV, computer, printer, music collection, cell phone	\$ 300	П\$	735 ILCS 5/12-1001(b) - \$300.00
		:		
ine from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief	Everyday clothes			735 ILCS 5/12-1001(a),(e) - \$200.00
description:		\$_200	<b>\$</b>	(2)5(2)
_ine from			100% of fair market value, up to	
Schedule A/B:	11		any applicable statutory limit	
icial Form 1060	Record # 710298	Schedule C: 1	he Property You Claim as Exempt	Page 1 of

Debtor 1 Linda s Document Page 17 of 52 ase Number (if known)

Middle Name

**Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(a),(e) - \$150.00 Brief Everyday jewelry description: \$ 150 Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a) - \$50.00 books, CDs, DVDs & Family Brief \$ 50 description: Photos 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief Savings Account, Bank Financial, 735 ILCS 5/12-1001(b) - \$75.00 \$ 75 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Checking Account, Bank Financial 735 ILCS 5/12-1001(b) - \$690.00 \$ 690 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1006 - \$0.00 Brief IRA, Charles Schwab Unknown description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1006 - \$0.00 Brief Pension plan, Vanguard Unknown description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ Yes. 710298 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

F	ill in this in	Caso 16 Iformation to iden		Filad 06/02/16		06/03/16 1 of 52	15:40:39	Desc Main	
	Debtor 1	Linda	S	Lundberg					
		First Name	Middle Name	Last Name					
1	Debtor 2								
(	Spouse, if filing)	First Name	Middle Name	Last Name					
(	Jnited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of						
(	Case Number	r		(State)				Check if this	s is an
	(If known)							amended fil	ling
Be a	s complete	and accurate as	rs Who Have Clain	e are filing together, both	are equally re				12/15
info	rmation. If ı	more space is nee	ded, copy the Additional Page	e, fill it out, number the er				ıy	
		•	e and case number (if known)	•					
1.	_		s secured by your property?						
	No. Ch	neck this box and s	submit this form to the court with	n your other schedules. Yo	ou have nothing	else to report on	this form.		
	☐ Yes. Fi	ll in all of the inforn	nation below.						
	Part 1:	List All Secured Cla	aims						
						Co	olumn A	Column A	Column C
2.	for each c	laim. If more than	creditor has more than one sec one creditor has a particular cla claims in alphabetical order ac	aim, list the other creditors	s in Part 2.	Do	nount of claim o not deduct the lue of collateral	Value of collateral that supports this claim	Unsecured portion If any

		Caco 16 195/1	Doc 1	1 Filod	06/02/16	Entor	ed 06/03/16 15	5:40:39 [	Desc Main	
Fill in	n this inf	ormation to identify your cas					9 of 52			
Debt	or 1	Linda	S		Lundberg					
		First Name M	Middle Name		Last Name					
Debt										
(Spous	se, if filing)	First Name M	Middle Name		Last Name					
Unite	ed States I	Bankruptcy Court for the : <u>NOR</u>	THERN_ Dist	trict of <u>ILLINOI</u>	S(State)				_	
	Number				(Guic)				Check if	
(If kn	-						I		amended	d filing
<u>Offic</u>	ial Fo	orm 106E/F								
che	dule	E/F: Creditors Wh	o Have	Unsecu	red Claims					12/15
ist the A/B: Pro reditor eeded, op of a	other pa operty (C s with pa copy th ny additi	and accurate as possible. Us irty to any executory contract official Form 106A/B) and on artially secured claims that at e Part you need, fill it out, nu ional pages, write your name ist All of Your PRIORITY Unsec	ts or unexpi Schedule G re listed in S imber the en and case no	ired leases that Executory C Schedule D: C atries in the bounder (if known umber (if known	at could result in a contracts and Unex reditors Who Hav oxes on the left. A	a claim. Als xpired Lea re Claims S	so list executory contra uses (Official Form 1060 Secured by Property. If	cts on <i>Schedule</i> 6). Do not includ more space is	•	
Part	LE									
_	-	litors have priority unsecured	d claims aga	ainst you?						
=		to Part 2.								
	Yes.	our priority unsecured claims	If a credito	r has more tha	an one priority unse	ecured clai	m list the creditor senar:	ately for each cla	im For	
eac nor uns	ch claim I opriority a secured o	isted, identify what type of clai amounts. As much as possible claims, fill out the Continuation	im it is. If a c , list the clain Page of Par	claim has both ms in alphabe rt 1. If more th	priority and nonprictical order according an one creditor hole	ority amoung to the cr lds a partic	nts, list that claim here a editor's name. If you hav ular claim, list the other o	nd show both price more than two	ority and priority	
(Fo	r an expl	lanation of each type of claim,	see the insti	ructions for thi	s form in the instru	iction book	let.)	Total claim	Priority	Nonpriority
									amount	amount
Part	2: L	ist All of Your NONPRIORITY U	Insecured Cla	aims						
3. <b>Do</b>	any cred	litors have nonpriority unsec	ured claims	against you?						
	No. You	u have nothing to report in this	part. Subm	it this form to t	he court with your	other sche	edules.			
	Yes.									
non incl	priority uuded in F	our nonpriority unsecured clausecured clausecured claim, list the credity Part 1. If more than one credity it the Continuation Page of Pa	or separately or holds a pa	y for each clair	m. For each claim I	listed, iden	tify what type of claim it i	s. Do not list clai	ms already	
Clai	1115 1111 00	it the Continuation Fage of Fa	111 2.							Total claim
7.1	Chase C		_	Last 4 digits o	f account number	NULL	<del></del>			\$ 9,828.00
	Creditor's N Po Box			When was the	debt incurred?	1984	-2013			
	Number	Street								
			_ ,		you file, the claim i	is: Check a	ll that apply.			
	Wilmingt	ton DE 1985	50	Contingent Unliquidated	1					
	City	State Zip C	Code	Disputed	I					
	Debtor 1		'	ш .						
	Debtor 2	? only		Type of NONP	RIORITY unsecured	d claim:				
	Debtor 1	and Debtor 2 only		Student loar						
	At least	one of the debtors and another		_	arising out of a separa	-	ment or divorce			
	_	f this claim relates to a nity debt	ĺ		not report as priority on nsion or profit-sharing		other similar debts			
Is		n subject to offest?		Dobid to per	.c.on or prone-snaring	, piano, and	Ca.o. Girinai debio			
	No			Other. Spec	ify Credit Card o	or Credit Us	se			
	Yes									

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Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	Crown Asset Management, LLC	Last 4 digits of account number	\$ <u>2,936.20</u>
	Creditor's Name		
	3100 Breckinridge Blvd	When was the debt incurred?	
	Number Street		
	Suite 725	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Duluth GA 30096	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	bests to perision of profite-straining plans, and other similar design	
	No	Other. Specify Credit Extended to Debtor(S)	
	Yes		
4.3	GE Capital Retail BANK	Last 4 digits of account number 8566	\$ <u>636.00</u>
	Creditor's Name	2012 2012	
	2365 Northside Dr Ste 30	When was the debt incurred? 2013-2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	San Diego CA 92108	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
	Yes		
4.4	Syncb/JCP	Last 4 digits of account number NULL	\$ <u>0.00</u>
	Creditor's Name	1077 2012	
	Po Box 965007	When was the debt incurred? 1977-2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Oderski 51 00000	Contingent	
	Orlando FL 32896	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Cradit Card or Cradit Llag	
	$\blacksquare$	Other. Specify Credit Card or Credit Use	
	Yes		

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List Others to Be Notified for a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Clerk, Fifth Mun. Div. On which entry in Part 1 or Part 2 list the original creditor? Name 10220 S. 76th Ave., #121 Line 2 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street

60090

State Zip Code

Bridgeview IL 60455 Last 4 digits of account number \_\_\_\_ \_\_\_\_ State Zip Code City Blitt and Gaines, PC On which entry in Part 1 or Part 2 list the original creditor? Line 2 of (Check one): Part 1: Creditors with Priority Unsecured Claims 661 Glenn Ave. Part 2: Creditors with Nonpriority Unsecured Claims Street Number

Last 4 digits of account number \_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_

Wheeling City

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Debtor 1 Linda

**ը**օգլլՠent

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims.	This information is for statistical reporting purposes only. 28 U.S.C. § 159.
Add the amounts for each type of unsecured claim.	

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00	
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00	
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	Total claim  \$0.00	
	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00	
	<ul><li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li><li>6h. Debts to pension or profit-sharing plans, and other</li></ul>	6g.	\$	

Schedule E/F: Creditors Who Have Unsecured Claims

Fill	l in this in	Casa 16 formation to iden		Filod 06/02/16	Entered 06/03/16 15:40:39 3 of 52	Desc Main
De	ebtor 1	Linda	S	Lundberg		
DC	.btor i	First Name	Middle Name	Last Name		
	ebtor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Un	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District o	of <u>ILLINOIS</u>		
Ca	ise Number			(State)		Check if this is an
		orm 106C				amended filing
		orm 106G	ory Contracts and			12/1
1. D	nation. If monal pages o you hav No. Cho Yes. Fill	nore space is needs, write your name eany executory eck this box and so in all of the informely each personnt, vehicle lease,	eded, copy the additional page and case number (if know contracts or unexpired lease submit this form to the court w mation below even if the contract or company with whom you	ge, fill it out, number the enn). es? eith your other schedules. You acts or leases are listed in have the contract or lease.	h are equally responsible for supplying correct ntries, and attach it to this page. On the top of an ou have nothing else to report on this form.  Schedule A/B: Property (Official Form 106A/B)  Then state what each contract or lease is for (foruction booklet for more examples of executory contracts.)	or
	·		hom you have the contract o	r lease	State what the contract or lease	e is for
2.1					-	
	Name				-	
	Number	Street				
	City		State 2	Zip Code	-	
2.2						
	Name				-	
	Number	Street			-	
	City		State 2	Zip Code	-	
2.3						
	Name				-	
	Number	Street			-	
	City		State 2	Zip Code	-	
2.4						
	Name				-	
	Number	Street			-	
	City		State 2	Zip Code	-	
2.5						
	Name				-	
	Number	Street			-	

State Zip Code

City

Fill in this in	formation to ider	ntify your case:	
Debtor 1	Linda	S	Lundberg
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number			(State)
(If known)			

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Ac	dditional Pages, write your name and case r	number (if known). Answ	er every question.						
1. <b>D</b> c	o you have any codebtors? (If you are filing a	a joint case, do not list eith	ner spouse as a codebto	r.)					
	No.								
	Yes								
	ithin the last 8 years, have you lived in a co rizona, California, Idaho, Lousiiana, Nevada,	• • • •	• ,						
	No. Go to line 3.								
	Yes. Did your spouse, former spouse, or le	egal equivalent live with yo	u at the time?						
	<b>—</b>	tory did you live?	Fill in the	e name and current address of that person.					
	Name of your spouse, former spouse or legal equiv	alent							
	Number Street		<del></del>						
	City	State	Zip Code						
Sc	chedule D (Official Form 106D), Schedule E/ chedule E/F, or Schedule G to fill out Colum Column 1: Your codebtor	•	or Schedule G (Official	Form 106G). Use Schedule D,  Column 2: The creditor to whom you owe the debt  Check all schedules that apply:					
3.1				Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	Zip Code						
3.2				Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	Zip Code						
3.3				Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	Zip Code						

Official Form 106H Record # 710298 Schedule H: Your Codebtors Page 1 of 1

			DUGUIUEIII Paut	<del>- 73</del> 01 32
Fill in this in	formation to iden	tify your case:		
Debtor 1	Linda	S	Lundberg	
	First Name	Middle Name	Last Name	
Debtor 2			<del></del>	
(Spouse, if filing)	First Name	Middle Name	Last Name	
Case Number		r the : <u>NORTHERN DISTRICT C</u>	—	Check if this is:
(If known)				An amended filing
				ı 😑 🤻
				A supplement showing post-petition
				chapter 13 income as of the following date:
fficial F	orm 106I			MM / PD //MAA/
	<u> </u>			MM / DD / YYYY

### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	ort 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	е
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed  X Not employed	1	Employed  Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Retired			
	Occupation may Include student or homemaker, if it applies.	Employers name				
		Employers address				
					<u>,</u>	
		How long employed there?				
Pa	It 2: Give Details About Monthl	ly Income				
	spouse unless you are separated.  If you or your non-filing spouse har	ne date you file this form. If you have more than one employer, combine, attach a separate sheet to this form.	ne the information for	•		
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.		y and commissions (before all pay calculate what the monthly wage wo		\$0.00	\$0.00	
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00	
4.	Calculate gross income. Add line	e 2 + line 3.		\$0.00	\$0.00	

 Official Form 106I
 Record # 710298
 Schedule I: Your Income
 Page 1 of 2

Document Linda S Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name

opy line 4 here	4. [	For Debtor 1	Eor D	ebtor 2 or
all payroll deductions:	4.			iling spouse
• •		\$0.00		\$0.00
a. Tax, Medicare, and Social Security deductions	_	_		
	5a.	\$0.00		\$0.00
o. Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00
c. Voluntary contributions for retirement plans	5c.	\$0.00		\$0.00
d. Required repayments of retirement fund loans	5d.	\$0.00		\$0.00
e. Insurance	5e.	\$0.00		\$0.00
f. Domestic support obligations	5f.	\$0.00		\$0.00
g. Union dues	5g.	\$0.00		\$0.00
n. Other deductions. Specify:	5h.	\$0.00		\$0.00
the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00		\$0.00
ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00		\$0.00
all other income regularly received:	_			
a. Net income from rental property and from operating a business,				
profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
monthly net income.	8a.	\$0.00		\$0.00
b. Interest and dividends	8b.	\$0.00		\$0.00
	8c.	\$ 0.00		\$ 0.00
Include alimony, spousal support, child support, maintenance, divorce				
	0.1	<b>*</b>		***
	_			\$0.00
	_			\$0.00
	8f. —	\$0.00		\$0.00
Supplemental Nutrition Assistance Program) or housing subsidies.				
· · · · · · · · · · · · · · · · · · ·	8a.	\$483 95		\$0.00
	_			\$0.00
	9.	\$1,659.95		\$0.00
A La constitution Addition 7 a Fee O				
alculate monthly income. Add line 7 + line 9.  dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$1,659.95	+	\$0.00
	profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation  Social Security  Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	g. Union dues  h. Other deductions. Specify:	g. Union dues  1. Other deductions. Specify:  1. Sh. \$0.00  1. Other deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.  1. So.00  1. Interest and dividends  1. So.00  1. So.00  1. Unemployment regularly receive  1. Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  1. Unemployment compensation  1. So.00  1. So.01  1. So.02  1. So.02  1. So.00  1. So.00  1. Other government assistance that you regularly receive  1. Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  1. Specify:  1. Other monthly income. Specify:  1. So.00  1. Other monthly income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.  1. So.00  1. So.00  1. So.00  1. So.00  1. So.00  1. So.00	g. Union dues  h. Other deductions. Specify:  the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.  the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.  all other income regularly received:  a. Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  b. Interest and dividends  c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  d. Unemployment compensation  e. Social Security  f. Other government assistance that you regularly receive  Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  g. Pension or retirement income  h. Other monthly income. Specify:  dd all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.  9. \$1,659.95

Och chale le Vere Francisco	Fill in this ir	nformation to identify you	ur case:				
Description   Security   Securi	Debtor 1	Linda	S	Lundberg	Check if this is	<b>5</b> :	
Secure State   Trainters   Trainters   Mash Note   Location   Lo		First Name	Middle Name	Last Name		•	
United Blaces Barkruptley Court for the:MORTHERON (ISTRICT OF ILL NOIS)  Gase Number  Introduction  A separate filling for Debtor 2 because Debtor 2  maintains a separate household.  Schedule J: Your Expenses  12/14  Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, stuch another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  It is this a joint case?  No. Go to lime 2.  No. Does Debtor 2 live in a separate household?  No. Does Debtor 2 must file a separate household?  No. Does Debtor 2 live in a separate household?  No. Does Debtor 2 live in a separate household?  No. Does Debtor 2 must file a separate Schedule J.  2. Do you have dependents?  Do not list Debtor 1 and Debtor 1 and Debtor 2 must file a separate household?  No. Despendents relationship to Dependents relationship to Page relationship to Dependents relationship to Dependents relationship to Dependents relationship to Page relationship to Pa		First Name	Middle Name	Last Name	_		
A separate filing for Debtor 2 Decause Debtor 2	United States	Bankruptcy Court for the : _	NORTHERN DISTRICT	OF ILLINOIS			
Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space in needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (If known). Answer every question.    Is this a joint case?		r			MM / DD	/ YYYY	
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part t	Official F	- 100 l			A separa	te filing for Debtor	2 because Debtor 2
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Value   Describe Your Household	Official F	orm 106J			<b>m</b> aintains	s a separate house	ehold.
more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every quiestion.    271	Schedul	e J: Your Exp	enses				12/14
1. Is this a joint case?  X No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No.  Go to line 2.  Yes. Debtor 2 must file a separate Schedule J.  2. Do you have dependents?  Do not list Debtor 1 and Debtor 2.  Do not list Debtor 1 and Debtor 2.  Do not state the dependents' names.  Do not state the dependents'  No.  Yes.  X No.  Yes.  Yes.  X No.	more space is	-					
X No. Go to line 2.   Yes. Does Debtor 2 live in a separate household?   No.   No.   No.   No.   Yes. Debtor 2 must file a separate Schedule J.	Part 1:	Describe Your Household					
Do not list Debtor 1 and Debtor 2.  Do not list Debtor 2.  Do not state the dependents' names.  Do not state the dependents' names.  Do not state the dependents' names.  3. Do your expenses include expenses of people other than yourself and your dependents?  Post 2.  Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filled. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  Your expenses  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses	X No. (	Go to line 2.  Does Debtor 2 live in a s  No.		ıle J.			
Do not list Debtor 1 and Debtor 2.  Do not state the dependents' names.  Do not isste	2. Do you l	have dependents?	X No				
Do not state the dependents' names.					Debtor 1 or Debtor 2	age	
names.    X   No   Yes   X   No   X   Yes   X   No   Yes   X   No   Yes   X   No   Yes   X   No   X   Yes   X   No   Xes			each deper	ident			
3. Do your expenses include expenses of people other than yourself and your dependents?    Stimate Your Ongoing Monthly Expenses		tate the dependents					<b>X</b> No
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106i.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$0.00  4b. Property, homeowner's, or renter's insurance  4c. \$100.00  4c. Home maintenance, repair, and upkeep expenses							Yes
3. Do your expenses include expenses of people other than yourself and your dependents?    Part 2:   Estimate Your Ongoing Monthly Expenses							X No
3. Do your expenses include expenses of people other than yourself and your dependents?    Part 2:   Estimate Your Ongoing Monthly Expenses							<del>                                    </del>
3. Do your expenses include expenses of people other than yourself and your dependents?    Estimate Your Ongoing Monthly Expenses							
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$0.00  4b. Property, homeowner's, or renter's insurance  4c. \$100.00							
3. Do your expenses include expenses of people other than yourself and your dependents?  Estimate Your Ongoing Monthly Expenses  Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$0.00  4b. Property, homeowner's, or renter's insurance  4b. \$0.00  4c. Home maintenance, repair, and upkeep expenses							
expenses of people other than yourself and your dependents?  Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$825.00  If not included in line 4:  4a. Real estate taxes  4a. \$0.00  4b. Property, homeowner's, or renter's insurance  4c. \$100.00	3. Do your	expenses include	X No				
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$825.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. \$100.00			$\vdash$				
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$825.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. \$100.00	Part 2:	Estimate Your Ongoing Mo	nthly Expenses				
the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$825.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses				lless you are using this form	as a supplement in a Chapter 1	3 case to report	
Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$825.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$100.00			ptcy is filed. If this is	a supplemental Schedule J,	check the box at the top of the fo	orm and fill in	
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$825.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$100.00	Include expen	ses paid for with non-ca	=	<del>-</del>			
any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$825.00  4a. \$0.00  4b. \$0.00	of such assist	ance and have included	it on Schedule I: You	Income (Official Form 1061.)	)		Your expenses
If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$0.00  4d. \$0.00		-	xpenses for your resid	lence. Include first mortgage	payments and		ф00 <u>г</u> 00
4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$100.00	_	-				4.	\$625.00
4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$100.00						4a	\$0.00
4c. Home maintenance, repair, and upkeep expenses 4c. \$100.00			enter's insurance				
4d. Homeowner's association or condominium dues 4d. \$0.00						4c.	\$100.00
	4d. Ho	omeowner's association of	r condominium dues			4d.	\$0.00

Last Name

Case Number (if known) \_\_

Document S Linda

Middle Name

Debtor 1

First Name

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$175.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$175.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$200.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$50.00 9. Clothing, laundry, and dry cleaning \$35.00 10. 10. Personal care products and services \$189.00 11. Medical and dental expenses 11. \$215.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$110.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 710298 Case 16-18541 Doc 1 Filed 06/03/16 Entered 06/03/16 15:40:39 Desc Main Document Page 29 of 52

Linda S Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: \_ 22.. Your monthly expense: Add lines 4 through 21. \$2,074.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$1,659.95 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,074.00 23b. Copy your monthly expenses from line 22 above. 23b.--\$414.05 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 710298 Schedule J: Your Expenses Page 3 of 3

Fill in this in	nformation to ident	tify your case:	
Debtor 1	Linda	S	Lundberg
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Numbe (If known)		r the : <u>NORTHERN</u> District of	(State)

## Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT ar	n attorney to help you fill out bankruptcy forms?
■ No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the correct.	he summary and schedules filed with this declaration and that they are true and
<b>4.</b>	40
/s/ Linda S Lundberg Signature of Debtor 1	Signature of Debtor 2
- 06/01/2016	
Date 06/01/2016 MM / DD / YYYY	Date MM / DD / YYYY

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Fill in this in	Fill in this information to identify your case:						
Debtor 1	Linda First Name	S Middle Name	Lundberg  Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS(State)				
Case Number (If known)	ī		(Glate)				

# Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct

	mation. If more space is needed, attach a separa ber (if known). Answer every question.	te sneet to this form. On t	ne top of any additional pages	s, write your name and cas	e
P	art 1: Give Details About Your Marital Status and	d Where You Lived Before			
01.	What is your current marital status?				
	Married				
	Not married				
02	During the last 3 years, have you lived anywhere	e other than where you liv	e now?		
	No.  Yes. List all of the places you lived in the last 3	years. Do not include wh	oro you live now		
	Tes. List all of the places you lived in the last 3	years. Do not include with	ere you live flow.		
	Debtor 1	Dates Debtor lived there	1 Debtor 2:		Dates Debtor 2 lived there
03	Within the last 8 years, did you ever live with a s		in a community property stat	e or territory? (Community	
	property states and territories include Arizona, C and Wisconsin.)	California, Idaho, Louisian	a, Nevada, New Mexico, Puert	to Rico, Texas, Washington	1,
	No.				
	Yes. Make sure you fill out Schedule H: Your C	Codebtors (Official Form 10	06H).		
F	Explain the Sources of Your Income				
04	Did you have any income from employment or fit Fill in the total amount of income you received from	•			
	If you are filing a joint case and you have income t	-	<del>-</del> -		
	No.				
	Yes. Fill in the details	Debtor 1		Debtor 2	
		Sources of income	Gross income	Sources of income	Gross income
		Check all that apply	(before deductions and exclusions)	Check all that apply	(before deductions and exclusions)

Document Page 32 of 52 Debtor 1 Linda Lundberg Case Number (if known) First Name Middle Name Last Name 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income Gross income Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Social Security \$1,176/monthly From January 1 of current year until the date you filed for bankruptcy: IRA Withdrawal \$4,500 From January 1 of current year until the date you filed for bankruptcy: Pension \$484/monthly From January 1 of current year until the date you filed for bankruptcy: IRA Withdrawal \$37,765 For last calendar year: (January 1 to December 31, 2015) Pension \$484 For last calendar year: (January 1 to December 31, 2015) IRA Withdrawal \$36,050 For last calendar year: (January 1 to December 31, 2014) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Debto	r 1	Linda	S	Lundberg	_	Case Number (if known)		
		First Name	Middle Name	Last Name				
06	Are	either Debtor 1's o	r Debtor 2's debts primari	ly consumer debts?				
	_							
	Ш		1 nor Debtor 2 has prima	=		ed in 11 U.S.C. § 101(8)	as	
		•	individual primarily for a pe			05*0		
		During the 90 c	lays before you filed for bar	ikrupicy, did you pay ariy	creditor a total of \$6,2	25 of more?		
		☐ No. Go to I	ine 7.					
		Yes. List b	elow each creditor to whon	n you paid a total of \$6,22	5* or more in one or m	ore payments and the		
		total amou	nt you paid that creditor. Do	o not include payments fo	r domestic support obli	igations, such as		
		* *	ort and alimony. Also, do no		-			
		* Subject to adjustm	nent on 4/01/16 and every 3	3 years after that for case	s filed on or after the d	ate of adjustment.		
		Yes. Debtor 1 or D	ebtor 2 or both have prim	arily consumer debts.				
	_		days before you filed for ba		y creditor a total of \$60	00 or more?		
		No. Go to I	ine 7.					
		_						
		<del>_</del>	elow each creditor to whom	•				
			o not include payments for			port and		
		alimony. A	lso, do not include paymen	ts to an attorney for this b	ankruptcy case.			
				Dates of	Total amount paid	Amount you still	lowe	Was this payment for
				payments				
07	/ V /:T	hi 4	. Ela d fan hanlınıntarı did					
07			ı filed for bankruptcy, did yo atives; any general partner	• •			ral partne	ς,
	cor	porations of which yo	ou are an officer, director, p	erson in control, or owner	of 20% or more of the	ir voting securities; and a	iny manag	ing
	-	ent, including one for th as child support ar	a business you operate as	a sole proprietor. 11 U.S.	.C. § 101. Include payr	nents for domestic suppo	rt obligatio	ons,
	_		· ·····					
		No.	to to an incider					
	Ц	Yes. List all paymen	is to all insider.	Dates of	Total amount	Amount you still	Reason	n for this payment
				payment	paid	owe	reason	rior tino payment
08		hin 1 year before yoι insider?	ı filed for bankruptcy, did yo	ou make any payments or	transfer any property	on account of a debt that	benefited	
			bts guaranteed or cosigned	d by an insider.				
		No.						
	=	Yes. List all paymen	ts to an insider.					
	_	, , , , , , , , , , , , , , , , , , ,		Dates of	Total amount	Amount you still	Reason	n for this payment
				payment	paid	owe		creditor's name
P	art 4	Identify Legal a	ctions, Repossessions, and	Foreclosures				
09	Wit	hin 1 year before you	ı filed for bankruptcy, were	you a party in any lawsui	t, court action, or admir	nistrative proceeding?		
		all such matters, inc	luding personal injury case	s, small claims actions, d	ivorces, collection suits	s, paternity actions, suppo	ort or custo	ody
	_		aci disputes.					
	Ц	No.						
		Yes. Fill in the detail	S.	N. ( 6 ()	0.1			01.1
		0	tille VO Liede	Nature of the case	Court or	-		Status of the case
		Crown Asset Mgm		Collection	Circuit C	ourt Cook County		Pending
		Lundberg 16M526	51					☐ On appeal
								Concluded

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Debto	r 1	Linda	S	Lundberg	Case Number (if kn	own)			
		First Name	Middle Name	Last Name					
10			you filed for bankruptcy, was any and fill in the details below.	of your property repossessed, fo	reclosed, garnished, attached, s	eized, or levied?			
		No. Go to line 11							
		Yes. Fill in the info	ormation below.						
11	or r	efuse to make a p	re you filed for bankruptcy, did payment because you owed a c	any creditor, including a bank o lebt?	r financial institution, set off an	y amounts from y	our accounts		
	=	No. Go to line 11							
		Yes. Fill in the info							
	Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No.								
	_ \								
Pa	art 5:	List Certain (	Gifts and Contributions						
13	_	-	e you filed for bankruptcy, did	you give any gifts with a total va	lue of more than \$600 per person	on?			
	_	No. Yes. Fill in the de	tails for each gift						
14	_		· ·	you give any gifts or contribution	ns with a total value of more the	an \$600 to any ch	arity?		
		No.							
		Yes. Fill in the de	tails for each gift.						
Pa	art 6	List Certain I	Losses						
15		hin 1 year before nbling?	you filed for bankruptcy or sin	ce you filed for bankruptcy, did	you lose anything because of the	neft, fire, other dis	saster, or		
	=	No. Yes. Fill in the de	tails for each gift.						
P	art 7	List Certain	Payments or Transfers						
16	abo	ut seeking bankr	uptcy or preparing a bankrupto	ou or anyone else acting on you cy petition? rs, or credit counseling agencies			ou consulted		
		No. Yes. Fill in the de	tails						
	ľ	Party Contact Info	0	Description and value of any	property transferred	Date payment or transfer	Amount of payment		
		Geraci Law L.L.	C				Payment/Value:		
		55 E. Monroe St	treet #3400				\$2,095.00: \$2,095.00 paid prior to filing,		
		Chicago,IL 6060	03				balance to be paid after case filing.		

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 Debtor 1
 Linda
 S
 Lundberg
 Case Number (if known)

 First Name
 Middle Name
 Last Name

	Party Contact Info	Description and value of	any property transferred	Date paym or transfer	· ·	N				
	Hananwill Credit Counseling	Credit Counseling Services	<b>S</b>	2016	\$25.00	1				
	115 N. Cross St.	-				1				
	Robinson, IL 62454	-								
						1				
	-					1				
17	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  Do not include any payment or transfer that you listed on line 16.									
	No.									
	Yes. Fill in the details.									
18	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).  Do not include gifts and transfers that you have already listed on this statement.  No.  Yes. Fill in the details for each gift.									
19	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-p		to a self-settled trust or s	imilar device of which y	ou are a					
	■ No. ■ Yes. Fill in the details for each gift.									
	<u> </u>					1				
P	art 8: List Certain Financial Accounts, Instru	uments, Safe Deposit Boxes, and Stor	rage Units							
20	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.									
	Yes. Fill in the details.									
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer					
21	Do you now have, or did you have within 1 y cash, or other valuables?	year before you filed for bankruptcy	, any safe deposit box o	r other depository for s	ecurities,					
	No.									
	Yes. Fill in the details.					1				
		Who else had access to it?	Describe the conter	nts	Do you still have it?					
						- 1				
22	Have you stored property in a storage unit of	or place other than your home withi	n 1 year before you filed	for bankruptcy?						
22	_	or place other than your home withi	n 1 year before you filed	for bankruptcy?						
22	No.	or place other than your home withi	n 1 year before you filed	for bankruptcy?						
22	_	or place other than your home within	n 1 year before you filed  Describe the conter		Do you still have it?					
	No.	Who else has or had access to it?			•					
	No.  Yes. Fill in the details.	Who else has or had access to it?			•					
	No.  Yes. Fill in the details.	Who else has or had access to it?			•					
	No.  Yes. Fill in the details.	Who else has or had access to it?			•	-				

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Debtor	r 1	Linda	S	Lundberg	Case Number (if known)							
		First Name	Middle Name	Last Name								
		ou hold or contromeone.	rol any property that sor	neone else owns? Include any property	you borrowed from, are storing for, or ho	ld in trust						
	=	No.										
	П,	es. Fill in the de	tails.	Where is the property?	Describe the property	Value						
Par	rt 10:	Give Details	About Environmental Info	rmation								
For	For the purpose of Part 10, the following definitions apply:											
ŀ												
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.											
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.											
Rep	ort a	II notices, releas	ses, and proceedings tha	at you know about, regardless of when t	hey occurred.							
24	Has	any government	tal unit notified you that	you may be liable or potentially liable u	nder or in violation of an environmental la	ıw?						
	_	No. Yes. Fill in the de	taile									
	ш '	res. I ili ili tile de	tans.	Governmental unit	Environmental law, if you know it	Date of notice						
25	Have	you notified an	y governmental unit of	any release of hazardous material?								
	No.											
	<b>□</b> \	es. Fill in the def	tails.	Governmental unit	Environmental law, if you know it	Date of notice						
26	Have	e you been a par	ty in any judicial or adm	inistrative proceeding under any enviro	nmental law? Include settlements and ord	ders.						
	No.											
	□ \	es. Fill in the def	tails.	O	Natura of the con-	Otation of the same						
				Court or agency	Nature of the case	Status of the case						
Par	rt 11:	Give Details	About Your Business or C	onnections to Any Business								
27		_			of the following connections to any busin	ess?						
		_		a trade, profession, or other activity, eit	•							
		_	-	ny (LLC) or limited liability partnership	(LLP)							
	∐A partner in a partnership											
☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation												
	_											
■ No. None of the above applies. Go to Part 12.  Yes. Check all that apply above and fill in the details below for each business.												
		-	e you filed for bankrupto s, or other parties.	cy, did you give a financial statement to	anyone about your business? Include all	financial						
	=	No.										
	⊔,	es. Fill in the de										
Date issued												

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I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.				
🗶 /s/ Linda S Lundberg	×			
Signature of Debtor 1	Signature of Debtor 2			
Date 06/01/2016 MM / DD / YYYY	DateMM / DD / YYYY			
Did you attach additional pages to Your Statement of Fig.	inancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?			
No				
Yes				
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?				
No				
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice,			
	Declaration, and Signature (Official Form 119).			

Fill in this in	Caso 16 19 formation to identify		Filod 06/02/16	Entered 06/03/16 15:40:3 8 of 52	39 Desc Main	
Debtor 1	Linda	S	Lundberg			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
	Bankruptcy Court for the District of ILLINOIS	: <u>NORTHERN DISTRICT O</u>	PF ILLINOIS EASTERN		_	
<u> BIVIOION</u> I	Signific of <u>ILLINGIO</u>		(State)		Check if this is an amended filing	
Official F	orm 108					
Stateme	nt of Intentio	on for Individua	als Filing Unde	r Chapter 7		12/15
■ creditors hav ■ you have lease You must file the whichever is ease If two married parts Both debtors man Be as complete write your name  Part 1:  1. For any cree information	re claims secured by y sed personal property his form with the court arlier, unless the court people are filing togeth nust sign and date the e and accurate as posse e and case number (if List Your Creditors Who ditors that you listed i	and the lease has not ext within 30 days after you extends the time for causer in a joint case, both an form.  sible. If more space is need known).  Have Secured Claims  In Part 1 of Schedule D: C	pired. file your bankruptcy petiti se. You must also send co re equally responsible for eded, attach a separate sh creditors Who Have Claims	ion or by the date set for the meeting of cropies to the creditors and lessors you list. supplying correct information.  eet to this form. On the top of any additions as Secured by Property (Official Form 106D intend to do with the property that	nal pages,	
Creditor's			Surrer	nder the property	☐ No	
name:  Description property	on of		Retair	n the property and redeem it in the property and enter into a imation Agreement.	☐ Yes	
securing o	debt:		Retair	n the property and [explain]:	<u> </u>	
Creditor's			Surrer	nder the property	☐ No	
name:				n the property and redeem it	Yes	
Description	on of		<del>_</del>	the property and enter into a		
property				rmation Agreement.		
securing of	debt:		☐ Retair	n the property and [explain]:		

Debtor 1

Part 2:

Linda

Case 16-18541

Doc 1

Desc Main

First Name

**List Your Unexpired Personal Property Leases** 

fill in the information below. Do not list real estate le	listed in Schedule G: Executory Contracts and Unexpired Leesess. Unexpired leases are leases that are still in effect; the sperty lease if the trustee does not assume it. 11 U.S.C. § 365(	lease period has not yet
Describe your unexpired personal property leas	ses	Will the lease be assumed?
Lessor's name:		□ No
Description of leased property:		
Lessor's name:		No
Description of leased property:		Yes
Lessor's name:		No
Description of leased property:		☐ Yes
Lessor's name:		□No
Description of leased property:		□Yes
Lessor's name:		□No
Description of leased property:		□Yes
Lessor's name:		□No
Description of leased property:		□Yes
Lessor's name:		□No
Description of leased property:		Yes
Part 3: Sign Below		
Inder penalty of perjury, I declare that I have indicat ersonal property that is subject to an unexpired lea	ed my intention about any property of my estate that secures se.	a debt and any
/s/ Linda S Lundberg	Signature of Debtor 2	
Signature of Debtor 1	Signature of Debtor 2	
Dated: 06/01/2016 MM / DD / YYYY	Date MM / DD / YYYY	
, 22 ,	/ DD / 1111	

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	re		
Lin	da S Lundberg / Debtor	Case No:	
		Chapter: Chapter 7	
	DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR DEBTOR	
	npensation paid to me within one year before the filing	016(b), I certify that I am the attorney for the above named debtor(s) and that g of the petition in bankruptcy, or agreed to be paid to me, for services ontemplation of or in connection with the bankruptcy case is as follows:	
	For legal services, I have agreed to accept	\$2,095.00	
	Prior to the filing of this statement I have received	\$2,095.00	
	Balance Due	\$0.00	
2.	The source of the compensation paid to me was:		
	Debtor(s) Other: (specify		
3.	The source of compensation to be paid to me is:		
	Debtor(s) Other: (specify		
4.		compensation with any other person unless they are members and associates	
of r	n <mark>v law</mark> firm.		
	I have agreed to share the above-disclosed com	pensation with a other person or persons who are not members or associates	
5.	In return for the above-disclosed fee, I have agreed to	o render legal service for all aspects of the bankruptcy	
	case, including:		
ban	a. Analysis of the debtor's financial situation, and kruptcy;	rendering advice to the debtor in determining whether to file a petition in	
	b. Preparation and filing of any petition, schedules	s, statements of affairs and plan which may be required;	
	c. Representation of the debtor at the meeting of c	reditors and confirmation hearing, and any adjourned hearings thereof;	
6.	By agreement with the debtor(s), the above-disclosed	d fee does not include the following service:	
		art dates, amendments to schedules, adversary complaints or conversions to	another
cha	pter, judicial lien avoidances, dischargeability actions,	other contested matters except the first meeting of creditors.	
		CERTIFICATION	
	I certify that the foregoing is a comp payment to	elete statement of any agreement or arrangement for	
	me for representation of the debtor(s) in	this bankruptcy proceedings.	
	Date: 06/03/2016	/s/ Cecil Denard Scruggs	
	Date	Signature of Attorney	
		Geraci Law L.L.C.  Name of law firm	

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Case 16-18541

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National Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 69603 13 12:332 1800 help@geracilaw.com

Date: 5/24/2016

Consultation Attorney: JMV

Record #: 710-298



The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter?, including preparation of my bankruptcy petition, schedules and ether documents, first341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Dated: da Lundberg(Debt

(Joint Debtor)

Representing Geraci Law L.L.C. rev 150511 Attorney for the Debtor(s),

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Linda S Lundberg / Debtor

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/01/2016 /s/ Linda S Lundberg

Linda S Lundberg

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Linda S Lundberg /

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 06/01/2016	/s/ Linda S Lundberg	
	Linda S Lundberg	

Dated: 06/03/2016 /s/ Cecil Denard Scruggs

**Attorney: Cecil Denard Scruggs** 

Form B 201A. Notice to Consumer Debtor(s) Record # 710298 Page 2 of 2

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btor 1	Linda	S Lundbe	erg Case Number (i	f known)
101 1	First Name	Middle Name Last Name		
		ţ		
art 6:	Answer These Questi	ons for Reporting Purposes		
	hat kind of debts do	16a. Are your debts primarily as "incurred by an individual	consumer debts? Consumer debts are del primarily for a personal, family, or household	efined in 11 U.S.C. § 101(8) purpose."
yc	iu nave:	No. Go to line 16b. Yes. Go to line 17.		
		16b. Are your debts primarily money for a business or inv	y business debts? Business debts are deb estment or through the operation of the busin	ts that you incurred to obtain ess or investment.
		No. Go to line 16c. Yes. Go to line 17.		
		16c. State the type of debts you	owe that are not consumer debts or business	debts.
***********				
	re you filing under hapter 7?	No. I am not filing under C		I ded and
D	o you estimate that after		oter 7. Do you estimate that after any exempt ses are paid that funds will be available to dist	property is excluded and ribute to unsecured creditors?
	ny exempt property is xcluded and	No.		
	dministrative expenses			
	re paid that funds will b			
	vailable for distributior unsecured creditors?			
	o ansecured creators		<b>1</b> ,000-5,000	<b>2</b> 5,001-50,000
	low many creditors do	1-49	5,001-10,000	
•	ou estimate that you	☐ 50-99 ☐ 100-199	☐ 10,001-25,000	☐ More than 100,000
C	owe?	200-999	, - 1	
			T \$4,000,004,\$40 million	□\$500,000,001-\$1 billion
. <b>F</b>	low much do you	\$0-\$50,000	\$1,000,001-\$10 million \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	estimate your assets to	\$50,001-\$100,000	\$50,000,001-\$50 million	□\$10,000,000,001-\$50 billion
k	e worth?	\$100,001-\$500,000	\$100,000,001-\$100 million	☐More than \$50 billion
***********		\$500,001-\$1 million		
). I	low much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your liabilities	<b>550,001-\$100,000</b>	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	to be?	\$100,001-\$500,000	☐ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
		☐ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion
Part	7: Sign Below			·
aic	digii belevi		the state of the s	nformation provided is true and
or y	ou	correct.	nd I declare under penalty of perjury that the i	
		If I have chosen to file under Chof title 11, United States Code. under Chapter 7.	napter 7, I am aware that I may proceed, if elig I understand the relief available under each c	pible, under Chapter 7, 11,12, or 13 hapter, and I choose to proceed
		If no attorney represents me an this document, I have obtained	nd I did not pay or agree to pay someone who and read the notice required by 11 U.S.C. § 3	is not an attomey to help me fill out 342(b).
			vith the chapter of title 11, United States Code	
		l understand making a false sta with a bankruptcy case can res 18 U.S.C. §§ 152, 1341, 1519,	atement, concealing property, or obtaining mo Bult in fines up to \$250,000, or imprisonment fo and 3571.	ney or property by fraud in connection or up to 20 years, or both.
		EdanCa	* pullon	gnature of Debtor 2
		Signature of Debtor 1		gnature or Debior 2
		Executed on _: <u>C/</u> _		xecuted on
1		MM / I	חר / YYYY	MM / DD / YYYY

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ebtor 1	Linda	\$	Lundberg	
	First Name	Middle Name	Last Name	
ebtor 2 Spouse, if filing)	First Name	Middle Name	Last Name	
nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	LLINOIS (State)	
Case Numbe				Check if thi
lf known)				amended fi

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help you fill out ban	kruptcy forms?
No	·
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary and schedules filed correct.	with this declaration and that they are true and
Salana. "	
Signature of Debtor 1 Signature of Deb	otor 2
Date	D / YYYY
MM / UU / TTTT	

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Debtor 1	Linda	s	Lundberg	Case Number (if known)
	First Name	Middle Name	Last Name	

Part 12: Sign Below
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 1  Date
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
■ No
□ Yes
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?
■ No  Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).

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Last Name

Middle Name

Document Page 48 of 52 Lundberg Case Number (if known) \_

Part 2: List Your Unexpired Personal Property Leases			
or any unexpired personal property lease that you listed in <i>Schedule G: Executory Contracts and Unexpired Leases</i> (Official Form 106G), I in the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases that are still in effect; the lease period has not yet oded. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).			
Describe your unexpired personal property leases	Will the lease be assumed?		
.essor's name:	□ No		
Description of leased property:	☐ Yes		
Lessor's name:	□ No		
Description of leased property:	☐ Yes		
Lessor's name:	□ No		
Description of leased property:	☐ Yes		
Lessor's name:	□No □Yes		
Description of leased property:	□ res		
Lessor's name:	□No		
Description of leased property:	∐Yes		
Lessor's name:	□No		
Description of leased property:	□Yes		
Lessor's name:	☐ No		
Description of leased property:	☐ Yes		
Part 3: Sign Below			
der penalty of perjury, I declare that I have indicated my intention about any property of my es	tate that secures a debt and any		
Sonal property that is subject to an unexpired lease.			
* president walnut			
Signature of Debtor 1  Date Dated:/2( Date/20			
MM / DD / YYYY MM / DD / YYYY			

Debtor 1 Linda

First Name

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### DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:
- (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have access accome, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK & MARE SURE OUR PETITION IS ACCURATE!!!!

Dated: 6 / ( /2016

Linda S Lundberg

X Date & Sign

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Linda S Lundberg / Debtor

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: ( /2016

Linda S Lundberg

X Date & Sign

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Part 3:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Linda S Lundberg

Date:: \_\_\_\_\_/\_\_/2016

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

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Form B 201A, Notice to Consumer Debtor(s)

In re Linda S Lundberg / Debtor

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After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: \_\_\_/\_\_\_/2016

Linda S Lundberg

X Date & Sign

Dated: <u>6 / 5</u> /2016

Attorney: Cecil Denard Scruggs